

— EVENTUAL —  
**MILLIONAIRE**

# 3 CRUCIAL HABITS OF MILLIONAIRES

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I'm Jaime!

It's nice to "meet" you. (If you haven't said hi on LinkedIn or Facebook, please do!)

On the next few pages, you'll find the best and most recommended advice I've heard from over 400 interviews with millionaires.

First, commit to actually reading it.

But not only that. Commit to doing something to make progress in your life and business. Then, let me know what you are committing too! (Post on [Facebook.com/EventualMillionaire](https://www.facebook.com/EventualMillionaire))

Seize the day!

Warmest,  
Jaime Masters

# HABIT #1: BE RELENTLESS ABOUT DOING THE WORK



## VONDA WHITE

Owner, Collegiate Risk Management

*"Hard work pays off and I've always believed that a strong work ethic is much more important than anything else."*



## DOUG GULLER

Owner, Bikini's Restaurant

*"It's certainly not my charming good looks. It's definitely because of the hard work that I put in to get the results. I was relentless about achieving my goals."*



## RONCO JOHNSON

CEO, L.R. Johnson & Associates, Inc.

*"You still have to put in the hard work!"*





## MILLIONAIRE CASE STUDY

### HARD WORK: BOBBY CASEY

Most entrepreneurs have some funny little story about the way their business started and so do I. I was actually shopping at Walmart. I was 21 and there was a guy in the outdoor garden center area working on a bicycle.

I stopped him and I asked him where something was. I just assumed he worked there so I simply asked something like, "Hey, where's the dog food?" or whatever it was that I was looking for. He said, "I'm sorry. I don't work for Walmart. I'm just a contractor here."

My mind was opened. As an entrepreneur, my mind (and probably

like most entrepreneurs' minds) is constantly open. We're constantly looking. I think a little bit of this is perhaps a touch of ADD too!

My mind is constantly open thinking about new ways to make money, new types of business ideas, and ways to maximize. Walking through Walmart, it just immediately snapped in my brain.

One Walmart store sells thousands and thousands of bicycles a year and there are a couple of thousand Walmart stores in just the United States alone.

Imagine the scalability of that business, if you can hire and train people to build bicycles. So, I know this sounds cliché but that literally happened to be the moment, in a split second, that my brain was like, "You've got to be kidding me!" as I was sitting there talking to that guy.

So, I was talking to him for about 10-15 minutes or so and I said, "Hey man, I'd like to talk to you more about this. This is fascinating to me." I said, "I know you're at work, how about we exchange numbers."

I called him a couple of days later and I said, "I am looking to start a business." I confessed, "I don't know anything

about building bicycles but I know everything about selling.” Of course, I was 21 and I thought I knew everything.

I mean, of course, that’s how all 21-year-old kids are, right? At one point, maybe I’ll grow up and realize I’m not really as smart as I think I am. We chatted for a bit more and then I asked him, “Hey, would you be interested in starting a small business doing the same thing?” He was not really interested and basically told me, “You don’t know a thing about building bicycles.” So, I said, “Okay, fine. Whatever.” And decided to take a different approach.

During our conversation, I asked what the name of the company he worked for was and I called the company up and asked if they were hiring by chance.

As chance would have it, the guy I spoke with said, as a matter of fact, they were hiring and they literally just had an opening. So long story short, I went to work for the company and shortly after that I broke out on my own.

Now, I’ll make one mention about perseverance because this is something I think a lot of people don’t really understand. You always hear, “Oh, this guy just came out of nowhere

and is an overnight success.” The truth of the matter is that this is rarely how real success truly happens; it’s just often perceived that way.

I literally quit that job. Working for that company building bicycles, I must have visited 60 Walmarts driving all over North Carolina and Virginia.

I would literally drive to each store, walk to the office, and ask to speak to the store manager. I would simply ask him straight up, “Would you be interested in hiring me as your contract bike assembler?” Each time the answer was the same and I moved on to the next store to try again. Now, that is perseverance. Finally, I found one store in Durham, North Carolina that gave me a chance. They took me in and helped me get started.

I undercut because I knew what they were charging and just like anybody else, that’s what you do when you don’t know how to really run a business - you just charge less, right? That’s the deal.

In our first year of business, we did something like \$129,000 in revenue and I was busting my butt. I finally made some changes in the company. The second year, we made somewhere around \$720,000. And our third year,

we just broke over one million dollars in revenue.



You only fail when you quit and it's persistence that keeps you going. I can't tell you how many times I've seen people that have failed simply because they just say, 'It didn't work out. So, I am going to go back to my old job. I'm going to go back to my fallback.'

So many people allow themselves to lose because they quit. What it takes to win is persistence. I would love to say that I am an overnight success; but let's be honest, nobody is an overnight success.

**BOBBY CASEY**

### **I asked Bobby:**

"What would have happened if you stopped before that 60th store?"

*"Right. But I wouldn't have stopped if it took me 300 stores."*

## CONTINUOUS FORWARD MOTION

The idea of continuous forward motion is another aspect of hard work.

Millionaires have their own way of saying it. Frank McKinney calls it the Lunch Pail Approach. MJ Demarco says the path to a million is a process, not an event.

Brig Hart, co-owner of Monavie and a man with a net worth of over \$300 million, had this to say:

"I disciplined myself to do those things that caused progressive growth every day; mentally, physically, financially. I work out, every day. I'd read a little bit, every day. I'd do my little bit, every day. Because input equals output."

Your priorities make the life you are living today. Make sure you are choosing the right things to make progress on.

## NO EXCUSES APPROACH

I'm not saying millionaires don't have excuses; they do. And I know you do too. But what makes successful people unique is that they don't let their excuses stop them.

Let me highlight that point:



### ***They Don't Let Their Excuses Stop Them.***

Amos Winbush III started a company called CyberSynchs. He was a songwriter and wanted to start a tech company.

He started the business with only \$250 to register as a business. He had enough in savings for him to live but not a ton to devote to the company.

He was starting a tech company but didn't have any idea on how to start. He ended up calling his business manager that he had when he was in the music industry. The manager said, "You need to find a software engineer."

Amos said, "What's a software engineer do?"

I was AMAZED that someone who was starting a tech company didn't know what a software engineer did. But that wasn't a concern of his. Neither was having no money to pay the software engineer.

Now, most people would have a great idea like Amos did and they would say to themselves, "Wow. This is probably a million dollar idea. Maybe I should look into it."

Once they did that, if they made it past the thought process and actually took action, they would run into the same issues that Amos did. The excuses would pop up.

"I don't know how to..."

"I don't have enough money..."

"I don't have enough time..."

These are all excuses. You see, our brain is constantly trying to stop us from taking risks; to keep us safe so that way we don't venture into the unknown.

But that stops you from achieving amazing things in life.

Let's continue with what Amos did. He

put an ad on Craigslist asking for a CTO for his company to work for free. He would give them a stake in the company. (But the company wasn't worth anything yet.) He got over 60 applications and ended up finding his amazing CTO.

He ran into another problem that would stop most other people. He didn't have a lot of cash to market and promote this new software he was creating.

To launch the business, he knew he wanted to get the press because it would be a way to get noticed without a lot of money but getting the press for a new startup in NYC was hard.

Amos said:

"And it dawned to me that I am living in New York City but I'm a small town boy from Shreveport, Louisiana and we have this great newspaper. It's called the Shreveport Times, which is owned by USA Today.

And we reached out to their tech editor and their business editor and they loved the story. They plugged it in, 'Hometown Boy Launches a New Technology Company in New York City' and it just kind of took its life of its own from there.

In the first two weeks, CyberSynchs has 13,000 customers. Amazing!

Once he started digging into the new company, other opportunities started to come up too.

One evening, he went to a networking event and spoke about his company. A representative from Sun Microsystems was there and saw it. They ended up striking a major deal together.

He now has an amazing multi-million dollar business. And was one of Inc Magazine Top 30 Under 30.

***What if his excuses stopped him?***

## **ACTION ITEM: TAKE THAT NEXT STEP!**

It's easy to say and more difficult to do. You have to do the work. You have to put in the time and the actions that are necessary in order to see progress. You may not see the entire staircase, but as you take the first step, the next steps will appear.

If you are holding yourself back and not asking those steps that you KNOW you need to do, then start paying attention to your excuses. If you think you aren't making any excuses, have a friend listen



Don't get overwhelmed by the entire goal, just look at the very next step; because success is a series of steps. It's not one big gig great idea.

It's a series of days, to-dos, intense focus. So I would say whatever the thing is you're pulling off, you need to do that next week and let anything stand in your way.

I don't care how late you've got to stay up or uncomfortable it is to have the conversation or drive to try to make the sale, but just do the next thing to get you to the big goal. Just take that next step.

**TONY HART**

**SERIAL ENTREPRENEUR AND AUTHOR**



to you and alert you when you do! We all have excuses and the first step we need to take is to recognize them.

### **ACTION ITEM:**

Look at your to-do list. What is on it?

Is it full of busy work? Or what I call passive actions? (Passive Actions are actions that don't take much effort,

don't align with your biggest goal and don't push you out of your comfort zone)

Think about how you are spending your time. Is it intense focus?

**Choose ONE action that you can do this week that will really help move you forward to your goal.**

# HABIT #2: MAXIMIZE YOUR CURRENT OPPORTUNITIES



## BRENTON HAYDEN

Owner Of Renters Warehouse

*"I get excited about opportunities and sometimes jump faster into it than I probably should. But you need to stay true to your core focus. Pick the number one focus and give it our full effort. That's not to say you can't have a few things but don't have too many irons in the fire."*



## DR. LEN SCHWARTZ

Owner Of Pro2pro Network

*"You have to have a mission statement. Have this conscious awareness of what you're looking to accomplish personally, professionally, financially, spiritually. If what's being offered to you in business doesn't fit what you're looking to accomplish in your life, the answer has to be no. You have to be okay with that."*



## RONCO JOHNSON

CEO, L.R. Johnson & Associates, Inc.

*"Each person has this opportunity intake filter inside. Hey, this opportunity comes in, they know whether to say yes or no by running it through this filter. That's fundamentally what's most important is long-term planning and accountability."*



## MILLIONAIRE CASE STUDY OPPORTUNITIES: ST CLAIRE NEWBERN

St. Clair has no experience in the business he ended up starting. He ended up reading about it in the newspaper. He had an idea on where the trend was heading and knew that if he wanted to create a business this might be the perfect time for this opportunity.

But how do you succeed in being one of the first in the market without any experience? Seize the opportunity!

Enter St. Clair:

I was very interested in deregulation. I knew up in the northeast some markets had been deregulated and that it was

coming to Texas, but I had no experience in the industry. I was thinking about starting a different company. Deregulation was Plan B in case that didn't work.

I wanted to have something else that I could market and I thought, based on some things that I had read about the markets up in the northeast, that there might be a good opportunity to acquire customers at a fixed fee on behalf of these new retailers that were coming into the Texas market.

I quickly became plan A. I don't know anything about it. I just remember seeing it in the newspapers and starting doing a little bit of research. Actually, to be honest with you, I considered trying to work for one of the retailers, but having no experience I realized the only way to get in was to just start up a company.

So having no experience led me deciding that. 'You know what I could probably figure out how to do this.' It took me about nine months to figure out what was going on and one thought I had was, 'Well, if it has taken me this long it's going to take the average business guy a long time too and they're probably going to need some help.' So, I decided that I would

just take a crack at it.

I talked to a lot of different retailers and told them that I wanted to help them acquire customers and they were like "What are you talking about, we're going to do that ". By the time the market opened, I had gotten one retailer to agree to do business with me and that one opportunity opened the door and then I just started calling companies and offering my services. One thing led to another, I was able to get some deals closed quickly and realized that I had a good business model.

I had the energy to sell, but I had to find customers to buy that energy. I was working out of my house and I had about 50 names on a piece of paper. I think the tenth one was Domino's Pizza corporate office. I ended up talking to the guy in charge who said, "I've been waiting for someone to call me about electricity in Texas".

I said, "Well, that's me, I'm calling you" and I was able to save them about 20 percent on what they bought for the entire state of Texas. That was my first customer and it was the tenth call.

I immediately shifted gears into figuring out, 'Okay, what am I going to

do with this customer because he's getting ready to fax me like a thousand bills!' I just kind of went from there.

I ended up signing a handful of other accounts and then stepped back and started building a model that I could use to start recruiting people in helping me go after opportunities out there.

I don't think I really have any fear when it comes to just calling people up. I had already spent about six months having people slam doors in my face, so that was nothing at this point to call up customers. I was calling big electric companies and they thought that I was crazy. Who is this guy? Why is he calling me? I guess I had probably enough experience in other sales positions prior to that. I worked in a couple of sales positions in college. I even sold cable door to door.

I've done selling in all kinds of strange and interesting industries before that, but it came naturally to me. I never thought twice about it. I just thought 'hey I'm going to get on the phone and start calling them and seeing what happens.'



You are busy and engaged in your business. You know where you are going to and you know what it will take to get there. As you start to grow, you start getting more people interested in working with you. Opportunities start cropping up.

You take each one and look at it for what it truly is. Will it help you reach your goal sooner/easier/better? You talk it out with a trusted friend. You make a decision. You let it go.

**OPPORTUNITY**



You are busy and engaged in your business. You have a good idea about where you want to be in the future. You can see opportunities everywhere. You are starting to build traction on it, but it seems slow or harder than you expected and you realize there might be a better way. This new opportunity has a ton of potential.

Instead of picking one sole focus you decide to go for both opportunities at the same time even if they aren't in line with one another. You know the potential for each one could be huge and you want to see which one might "hit".

**DISTRACTION**

## CORE FOCUS: OPPORTUNITIES VS DISTRACTIONS

Quite a few of the millionaires I interviewed said that they feel like they have A.D.D. or they said that most entrepreneurs they know seem like they have A.D.D.!

One reason may be because their brains constantly look for ways to improve things and solve problems. They literally SEE opportunities everywhere. You may be like his too. You are tuned into the opportunity channel.

This is a great asset when used properly. It's a huge liability when it's not.

Hone your skills at noticing when an opportunity might be a distraction. Notice when you start feeling overwhelmed and aren't making a lot of progress; go back and see what choices you made that caused that.

Practice, when you are confronted with a new opportunity, taking the time you need to decide: Is this a true opportunity for my business or a distraction?

## TRENDS AND FORWARD THINKING

Along with maximizing opportunities as they come in from others, you need to be maximizing the opportunity to "see the future". Now, of course, we can't see into the future and if we could business would be a lot easier!

But there is a point to be made to taking the time to stop and look at the trends within your industry. It was easier for St. Clair because he was searching for a new business opportunity. When you aren't already running a business that you are knee deep in, it's easier to have the space to see opportunities.

When you are already busy trying to grow your current business and hit your goals, it's easier to just have opportunities come your way instead of seeking them out. But we should let others control what opportunities we have in front of us.

Hugh Culver said "It's all changing your way of thinking and the reality is that often you're so busy doing what you're doing, you don't really see the opportunities. You need to step back and start asking yourself, "Well where do I want to be in three years?"



Then look for current opportunities that will affect that goal.

## **ACTION ITEM: CHECK YOUR OPPORTUNITIES**

### **Action Item:**

Take time to work on your business instead of being inside it constantly. That means, right now, grab your calendar. Book a time and date at least one hour for you to go over your opportunities.

During this meeting with yourself (or your team):

- Determine whether the opportunities you have been taking are really good for your business.
- Determine whether you have been leaving amazing opportunities on the table because you have been so busy with your current workload.
- Determine where your industry might be heading; so you can make sure your business lines up with it.

At the end of this meeting, make sure to schedule another meeting just like this one in 3 months, or 6 months. Your business and the knowledge you have is constantly changing. Make sure the opportunities and actions you are taking are in line with the new information you have.

# HABIT #3: INVEST IN KNOWING YOURSELF

(What you are genius at? What you aren't good at? And what you should invest your time and resources in learning?)



## ANDREW WARNER

Founder, Mixergy.com

*"I think that it's important to learn. I think It's an undervalued asset, this curiosity and determination to learn."*



## RYAN BLAIR

CEO of Visalus Science

*"Invest in yourself. I'm going to tell you, I started with a book. I've read every book I could get my hands on. Invest in yourself. Dedicate that time."*



## SEAN DONAHOE

Owner, ImSuccessCenter.com

*"If you're willing to invest in yourself you're not going to make it."*



## **MILLIONAIRE CASE STUDY: HOW TO LEVEL UP YOUR BUSINESS MINDSET: DEREK RYDALL**

I practice this and proved this over and over again in my life. One particular example I really love is I was an up-and-coming actor. I was a successful actor. I had a near-death experience. I had a spiritual opening. My life fell apart. I lost everything. I had to become a waiter. I went the opposite. Usually, you're a waiter, and then you become an actor.

I went from an up-and-coming actor, my manager handled Tom Cruise and all that stuff, to having to wait on people. I was in movies and TV to begin with. Talk about humiliation. Right? "Hi, can I take your order?" "Oh, hey, Derek." "Oh, shoot. They recognize me."

I was in such a terrible place, and I began to practice this because I was beginning to understand it. I began to bring the feeling and the qualities of being. I began to bring excellence to that job. I began to show up at that job as if it was my destiny, as if in bringing the feelings and the being quality of my bigger vision, so I got fired.

What's going on? I got hired again. They're like, "Oh, it was a mistake. The boss, some issue, somebody scape-goated you, or something." I felt kind of bad. People are like, "What is he up to because he's being so nice, and so generous, and so excellent? You're making us all look bad." So I got fired again. I'm like, "This is weird. What's going on here?" I felt kind of humiliated. Then the other manager called me back and said, "Look. I think the other manager thinks you're gunning for her job. Kind of play it low. Be cool. Don't be so excellent." So I got hired back again.

What I want you to understand is that didn't happen in my future. That happened right there on the job as a waiter where I stopped waiting and started serving. I really began to show up, and I grew into the mental, emotional, physical, energetic person capable of carrying that energy and

showing up with that energy. I showed up literally with that energy, and one of two things happens when you do this. Either the environment will grow with you to begin to match you, and play with you at that higher level, or you will be moved into an environment that can.

Your current circumstance is always giving you the beginning condition to become the individual you're meant to be when you bring this emergence work to it.



As long as you keep listening, you'll keep learning. growing, and keep serving others. People will love you for it.

But If you just go in there with this attitude that you're great, you have all of the answers, and really it's a one-way conversation; you're going to completely miss out on what's available for you.

**HUGH CULVER**

## KEEP LEARNING

There are multiple ways to keep learning. You may already have your favorite. Whether it's reading, attending conferences, seeking mentors, or jumping in two feet and figuring things out; everyone can find their favorite and most prosperous way to continue learning more and more.

Understand that the most important asset you have is YOU.

Tony Hartl is a serial entrepreneur and author of *Selling Sunshine*. He said one of the most important aspects of success is learning:

"One of the things that I did at an early age is reached out and developed a mentorship group. They were a group of men that were much older than I was and had several successes in their lives where I could learn from their experiences. That sped things up along with my incredible appetite for learning. I would include that to be a good entrepreneur you really have to be a learner and a developer.

You've got to want to personally develop yourself and continuously learn. Since the age of 26 to this day, I've always had a minimum mark of 2 books a month, 24 books a year and if

you do that over 10 years, I mean you're so far ahead of everyone else."

## BE OPEN - KEEP LISTENING

Investing in yourself is one thing; but if you don't have an attitude of listening and being open, then you can spend all of the time and money in the world and not make any progress.

There is a great parable that explains this well:

A university professor went to visit a famous Zen master. While the master quietly served tea, the professor talked about all he knew.

The master poured the visitor's cup to the brim and kept pouring.

"It's overfull! No more will go in!" the professor blurted.

"You are like this cup," the master replied, "How can I show you Zen unless you first empty your cup?"

You may already be very successful. You may have a lot of knowledge and skill. However, one of the most important aspects of the truly successful people that I have interviewed is that they understand

that there is so much more to learn.

As much as you may know, it's tiny in comparison to what is out there to know. Empty your cup.

## MILLIONAIRE BOOK RECOMMENDATIONS

- Scaling Up by Verne Harnish
- Traction by Gino Wickman
- Becoming Supernatural by Joe Dispenza
- Think And Grow Rich by Napoleon Hill
- The Miracle Morning by Hal Elrod
- Influence by Dr. Robert Cialdini
- The Dip by Seth Godin
- The One Thing by Gary Keller With Jay Papasan
- Business Model Generation by Alexander Osterwalder And Yves Pigneur
- The Alchemist by Paulo Coelho

## ACTION ITEM: INVEST IN YOU!

Invest in growing your skills. Invest in growing emotionally. Invest in making yourself happy.

Do it by reading, learning opportunities, asking questions, meeting new people, building stronger relationships, getting uncomfortable, testing yourself, meditating, writing a journal.

Choose the next step:

Check out the top recommended books by millionaires on the left and choose one that looks like it will help you with your mission and focus.

OR:

Choose one person that you admire who knows more than you and is successful in the area you are looking to improve yourself.

Email them, call them or whatever it takes to contact them and ask them to meet you for a coffee or a Skype call. If that's out of the question for them then just ask if they could give you a short amount of time for a quick phone chat.

(Make sure to let them know you will be respectful of their name!)





Something that I've learned as I've gotten older is watching successful people and thinking you can replicate what they did, can actually make you quite miserable.

Sitting down and dissecting how they've done it and reading all the information about it and back and saying, "Would you have done that?" If you say, "No, that's not my nature" then accept who you are and do what you know is best for you.

Otherwise, you'll be forever miserable if you measure yourself against someone else's success.

**ANDREW DARBYSHIRE**  
**OWNER OF PACSOFT**

## YOU ARE ON YOUR OWN JOURNEY

You are full of potential. Whether you have success before or not, it doesn't matter. You decide what you get for the future. I truly hope you put these three habits into practice and that they have a huge impact on your future. However, one thing that must be said is:

You are creating your own story right now. No one knows how it will play out.

YOU are your own entity, with different strengths and talents. You cannot replicate these success stories exactly like they happened to those who own them. What you can do is to take into your own life. Make them yours.

Enjoy your journey, whether you are experiencing massive success or major setbacks. It's all a part of the story. You never know, I may be asking you to tell the story on my show when you hit millionaire status. :)